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 Leo Stanger

Inventor : Bertram V. Burke
 Serial No : 09/611,905
 Filed : July 7, 2000
 For : Method and System to Create and Distribute Excess Funds From
 Consumer Spending Transactions
 Docket : EPC-8C
 Art Unit : 2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)
 Examiner : Dr. Narayanswamy Subramanian (Tel 703-305-4878)

COVER LETTER

Hon. Commissioner for Patents
 PO Box 1450
 Alexandria, VA 22313-1450

Sir:

Submitted is a Terminal Disclaimer in this application. Please charge the Terminal disclaimer fee under 37 CFR 1.20(d) to deposit account 194124.

Respectfully submitted,



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